

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sherry A Gardner  
Nicholas J Gardner, Jr  
Debtors

Case No. 22-01579-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Nov 21, 2022

User: AutoDocke  
Form ID: ntcnfhr

Page 1 of 3  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Sherry A Gardner, Nicholas J Gardner, Jr, 1141 Hunters Chase Lane, Lebanon, PA 17046-1572
5491633	Lancaster General Health, PO box 824809, Philadelphia, PA 19182-4809
5491636	+ Leroy Burbaker, Pro Lawn Care, 1320 shirksville road, Myerstown, PA 17067-1680
5496499	+ Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5491650	+ Sandy Adams, 61 west front street rear, Palmyra, PA 17078-1647
5491658	+ Synchrony Bank, c/o Patenaude & Felixx A.P.C., 2400 Ansys Drive Suite 401-B, Canonsburg, PA 15317-0403
5491664	Ttransworld Systems Inc., po box 15520, Wilmington, DE 19850-5520
5491669	Wellspring Health, po box 15119, York, PA 17405-7119
5491622	boscov's, po box 650965, San Antonio, TX 78265-0965
5491627	+ comenity capital one boscovs, 3095 loyalty circle, Columbus, OH 43219-3673
5491628	elan financial, p obox 790408, Saint Louis, MO 63197-0408
5491630	+ good samaritan hospital, po box 4217, Harrisburg, PA 17111
5491631	+ home depot citibank, po box 898, Sioux Falls, SD 57101
5491635	lendmark financial services, 2118 usher st. suite 200, Conyers, GA 30094-5173
5491638	+ members first federal credit union, 5000 marketplace way, Enola, PA 17025-2431
5491639	+ members first federal credit union, 5000 marketplace way, Enola, PA 17025-2431
5491642	members first federal credit union, po box 2109, Mechanicsburg, PA 17055-1719
5491648	revco solutions, po box 2724, Columbus, OH 43216-2724
5491665	wellspan health, po box 645734, Cincinnati, OH 45264-5734

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 21 2022 18:53:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5491624	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 21 2022 18:54:06	CAPITAL ONE BANK USA NA, po box 31293, Salt Lake City, UT 84131-0293
5494390	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 21 2022 18:54:06	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5491634	Email/Text: ktramble@lendmarkfinancial.com	Nov 21 2022 18:45:00	lendmark financial services, 2118 usher st. NW, Covington, GA 30014
5496234	Email/Text: ktramble@lendmarkfinancial.com	Nov 21 2022 18:45:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014-3001
5491640	Email/Text: unger@members1st.org	Nov 21 2022 18:46:00	Members First Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5491645	+ Email/Text: bankruptcydepartment@tsico.com	Nov 21 2022 18:46:00	NATIONWIDE CREDIT INC, PO BOX 15130, Wilmington, DE 19850-5130
5502994	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 21 2022 18:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5491646	Email/PDF: gecsed@recoverycorp.com		

		Nov 21 2022 18:54:05	QCARD/SYNCHRONY BANK, po box 530905, Atlanta, GA 30353-0905
5499922	Email/Text: bnc-quantum@quantum3group.com		
		Nov 21 2022 18:45:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
5491647	+ Email/Text: ngisupport@radiusgs.com		
		Nov 21 2022 18:45:00	Radius Global Solutions, po box 390905, Minneapolis, MN 55439-0905
5491649	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 21 2022 18:46:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
5495222	+ Email/Text: bankruptcyteam@quickenloans.com		
		Nov 21 2022 18:46:00	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5492074	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:58	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5504357	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Nov 21 2022 18:46:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5491629	Email/Text: RPSBankruptcyBNCNotification@usbank.com		
		Nov 21 2022 18:46:00	elan financial services, cb disputes po box 108, Saint Louis, MO 63166-0108
5491623	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 21 2022 18:53:50	capital one bank usa, po box 31293, Salt Lake City, UT 84131-0293
5491625	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Nov 21 2022 18:54:06	capital one walmart, po box 71087, Charlotte, NC 28272-1087
5491626	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Nov 21 2022 18:45:00	comenity bank boscovs, po box 182120, Columbus, OH 43218-2120
5491632	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 21 2022 18:54:00	home depot credit services, po box 70600, Philadelphia, PA 19176-0600
5491637	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:49	lowes, po box 530914, Atlanta, GA 30353-0914
5491641	+ Email/Text: unger@members1st.org		
		Nov 21 2022 18:46:00	members first federal credit union, po box 40, Mechanicsburg, PA 17055-0040
5491644	Email/Text: Bankruptcies@nragroup.com		
		Nov 21 2022 18:46:00	national recovery agency, po box 67015, Harrisburg, PA 17106-7015
5491651	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:54:00	synch care credit, po box 965036, Orlando, FL 32896-5036
5491653	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:58	synch home depot, PO box 965036, Orlando, FL 32896-5036
5491654	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:54:05	synch lowes, po box 965005, Orlando, FL 32896-5005
5491655	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:58	synch lowes, po box 965036, Orlando, FL 32896-5036
5491657	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:54:06	synch qvc, po box 965036, Orlando, FL 32896-5036
5491656	+ Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:54:05	synch qvc, po box 965018, Orlando, FL 32896-5018
5491661	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:59	synchrony bank, po box 530905, Atlanta, GA 30353-0905
5491659	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:59	synchrony bank, po box 960061, Orlando, FL 32896-0061
5491662	Email/PDF: gecsed@recoverycorp.com		
		Nov 21 2022 18:53:49	synchrony networks, po box 965036, Orlando, FL 32896-5036
5491663	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Nov 21 2022 18:54:09	thd/cbna, po box 6497, Sioux Falls, SD 57117-6497

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5491643	*	Members First Federal Credit Union, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5503293	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
5491670	*	Wellspan Health, po box 15119, York, PA 17405-7119
5491671	*	Wellspan Health, po box 15119, York, PA 17405-7119
5491672	*	Wellspan Health, po box 15119, York, PA 17405-7119
5491652	*+	synch care credit, po box 965036, Orlando, FL 32896-5036
5491660	*	synchrony bank, po box 960061, Orlando, FL 32896-0061
5491666	*	wellspan health, po box 645734, Cincinnati, OH 45264-5734
5491667	*	wellspan health, po box 645734, Cincinnati, OH 45264-5734
5491668	*	wellspan health, po box 645734, Cincinnati, OH 45264-5734

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory S Hazlett	on behalf of Debtor 1 Sherry A Gardner adlitem@pa.net hazlettgreg123@gmail.com
Gregory S Hazlett	on behalf of Debtor 2 Nicholas J Gardner Jr adlitem@pa.net, hazlettgreg123@gmail.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Sherry A Gardner,

Chapter 13

**Debtor 1**

Nicholas J Gardner Jr,

Case No. 1:22-bk-01579-HWV

**Debtor 2**

**Notice**

The hearing on confirmation of the Plan of reorganization of both Debtors is scheduled for the date indicated below.

**December 28, 2022** is the deadline for filing objections to confirmation of the Plan. Please note that evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined during the confirmation hearing that an evidentiary hearing is required, the evidentiary hearing will be scheduled for a future date. The confirmation hearing scheduled below will be called even if an amended plan is filed before the hearing or a notice with a different hearing date is filed by counsel.

United States Bankruptcy Court  
Ronald Reagan Federal Building,  
Bankruptcy Courtroom (3rd  
Floor), Third & Walnut Streets,  
Harrisburg, PA 17101

Date: January 4, 2023

Time: 09:30 AM

A copy of the Plan can be obtained by accessing the case docket through PACER, or from the Bankruptcy Clerk's Office at the address listed below during normal business hours.

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**

Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**

Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Christopher Gambini, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: November 21, 2022

ntcnfhrg (08/21)